

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

Wai Kwan Lo Phung

Debtor(s)

Case No. 20-10781-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/06/2020.
- 2) The plan was confirmed on 11/04/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/03/2023.
- 6) Number of months from filing or conversion to last payment: 37.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,852.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$21,749.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$21,749.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,950.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,833.92
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,783.92**

Attorney fees paid and disclosed by debtor: \$1,300.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AQUA PENNSYLVANIA INC	Secured	13,000.00	NA	NA	0.00	0.00
AT&T MOBILITY II LLC C/O AT&T SEI	Unsecured	NA	16,443.02	16,443.02	0.00	0.00
BUCKS COUNTY TAX CLAIM BUREAU	Secured	2,000.00	2,000.00	0.00	0.00	0.00
CACH, LLC	Unsecured	NA	55,438.31	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	7,272.00	7,272.06	7,272.06	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	430.00	4,330.05	4,330.05	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	1,566.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	1,980.00	1,980.27	1,980.27	0.00	0.00
CITIBANK NA	Unsecured	786.00	844.77	844.77	0.00	0.00
COMENITY BANK/BOSCOVS	Secured	2,044.00	NA	NA	0.00	0.00
COMENITY BANK/WAYFAIR	Unsecured	5,964.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BANK	Unsecured	4,993.00	4,993.67	4,993.67	0.00	0.00
HSBC BANK USA NA	Unsecured	3,309.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	462.00	512.17	512.17	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	1,910.20	1,910.20	0.00	0.00
LVNV FUNDING LLC	Unsecured	700.00	705.47	705.47	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,053.00	2,692.01	2,692.01	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	NA	33,307.42	33,307.42	6,262.54	0.00
NATIONSTAR MORTGAGE LLC	Secured	252,998.00	269,570.73	24,687.17	10,702.54	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	3,665.00	3,781.08	3,781.08	0.00	0.00
TD BANK USA NA	Unsecured	1,526.00	1,526.50	1,526.50	0.00	0.00
TERMINIX/SERVICE MASTER	Unsecured	2,912.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$57,994.59	\$16,965.08	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$57,994.59</b>	<b>\$16,965.08</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$46,991.27</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,783.92</u>	
Disbursements to Creditors	<u>\$16,965.08</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$21,749.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/27/2023

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.